

title number or given a description sufficient to identify it) or by a building society mortgage.

The charge is, after execution, stamped with mortgage stamp duty and lodged for registration at the Land Registry, who will enter particulars thereof in the charges register. The land certificate must be lodged and also a copy of the charge.

The benefit of the charge can be transferred by a simple instrument of transfer of charge and the charge can be discharged by a form of discharge signed by the mortgagee.

A charge by a limited company has to be lodged for registration at the Companies' Registration Office, Somerset House, before it can be registered at the Land Registry.

When a registered proprietor dies the executors or administrators can be registered as personal representatives of the deceased on their solicitor lodging at the Land Registry the land certificate and the probate or letters of administration and filling up a simple form of application. The solicitor has to certify on the form the value of the land, so that the appropriate Land Registry fees can be ascertained. When registering executors or administrators as proprietors, the Land Registry puts an entry on the charges register that the land is subject to any death duties arising by

reason of
the death of the registered proprietor.
If the ap-
plicant obtains a certificate from
Somerset House
that the property is not liable to
death duties
(Land Registry Form, No. 61) and
lodges it at the
Land Registry, the entry above referred
to will not
be made on the charges register—or if
already
made, will be cancelled. Of course, if the
deceased
proprietor was not the legal owner—but
a trustee